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INDEXING INSTRUCTIONS:
LOT 27, SECTION A, BIRDSONG S/D, SEC 3, T-2-S, R-6-W

STATE OF MISSISSIPPI
COUNTY OF DESOTO

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten dollars (\$10.00), and other good and valuable consideration, the undersigned, grantor (s) Mortgage Electronic Registration Systems, Inc., do hereby convey, and warrant specially unto grantee (s) Secretary of Housing and Urban Development the following described property situated in DeSoto County, Mississippi, to-wit:

SEE ATTACHMENT EXHIBIT "A"

City, County, and State ad valorem taxes for the year 2003 are to be pro-rated as of the date of delivery of this deed.

The above warranty and this conveyance is made subject to any and all valid and outstanding oil, gas, and mineral leases, exceptions, reservations, and conveyance.

The above warranty and this conveyance is made subject to any and all easements for public roads and public utilities as presently laid out, constructed or in use.

WITNESS MY SIGNATURE, this the 13th day of May, 2003
Mortgage Electronic Registration Systems, Inc.

BY: M. Headen
Vice President

STATE MS.-DESOTO CO. FILED

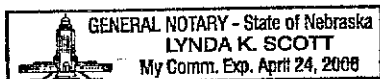
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BK 443 PG 727
W.E. DAVIS CH. CLK.

STATE OF Nebraska
COUNTY OF Scottsbluff

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the aforesaid jurisdiction, on this, the 13th day of May, 2003, the within named M. Headen who acknowledges that (s) he is the Vice President of Mortgage Electronic Registration Systems, Inc., and that for and on behalf of said corporation, and as its own act and deed, (s) he executed and delivered the above and foregoing instrument after having been first duly authorized by said corporation so to do.

Lynda K. Scott
NOTARY



Grantor:

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC
PO BOX 2026
FLINT, MI 48501-2026
888-679-6377

MY COMMISSION EXPIRES

Grantee:

Secretary of Housing and Urban Development
100 West Capital, Ste 810
Jackson, MS 39269
601-965-4835

GERALD HOLLEY #0104180443
MF02-0503

EXHIBIT "A"

Lot 27, Section A, Birdsong Subdivision, in Section 3, Township 2 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 55, Page 33, in the office of the Chancery Clerk of DeSoto County, Mississippi.